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<table style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>(21) International Application Number: PCT/IE00/00025</p> <p>(22) International Filing Date: 18 February 2000 (18.02.00)</p> <p>(30) Priority Data:</p> <table style="width: 100%;"> <tr> <td style="width: 30%;">60/120,747</td> <td style="width: 30%;">18 February 1999 (18.02.99)</td> <td style="width: 40%;">US</td> </tr> <tr> <td>60/129,033</td> <td>13 April 1999 (13.04.99)</td> <td>US</td> </tr> <tr> <td>60/134,027</td> <td>13 May 1999 (13.05.99)</td> <td>US</td> </tr> <tr> <td>60/144,875</td> <td>20 July 1999 (20.07.99)</td> <td>US</td> </tr> <tr> <td>60/147,153</td> <td>4 August 1999 (04.08.99)</td> <td>US</td> </tr> </table> <p>(71) Applicant (for all designated States except US): ORBIS PATENTS LIMITED [IE/IE]; 181 Howth Road, Dublin 3 (IE).</p> <p>(72) Inventors; and</p> <p>(75) Inventors/Applicants (for US only): FLITCROFT, Daniel, Ian [GB/IE]; 70 Lower Albert Road, Sandycove, County Dublin (IE). O'DONNELL, Graham [IE/IE]; 5 Lower Albert Road, Sandycove, Dun Laoghaire, County Dublin (IE).</p> <p>(74) Agents: O'CONNOR, Donal, H. et al.; Cruickshank & Co., 1 Holles Street, Dublin 2 (IE).</p> </td> <td style="width: 50%; vertical-align: top;"> <p>(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DE (Utility model), DK, DK (Utility model), DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).</p> <p>Published <i>With international search report.</i></p> </td> </tr> </table>			<p>(21) International Application Number: PCT/IE00/00025</p> <p>(22) International Filing Date: 18 February 2000 (18.02.00)</p> <p>(30) Priority Data:</p> <table style="width: 100%;"> <tr> <td style="width: 30%;">60/120,747</td> <td style="width: 30%;">18 February 1999 (18.02.99)</td> <td style="width: 40%;">US</td> </tr> <tr> <td>60/129,033</td> <td>13 April 1999 (13.04.99)</td> <td>US</td> </tr> <tr> <td>60/134,027</td> <td>13 May 1999 (13.05.99)</td> <td>US</td> </tr> <tr> <td>60/144,875</td> <td>20 July 1999 (20.07.99)</td> <td>US</td> </tr> <tr> <td>60/147,153</td> <td>4 August 1999 (04.08.99)</td> <td>US</td> </tr> </table> <p>(71) Applicant (for all designated States except US): ORBIS PATENTS LIMITED [IE/IE]; 181 Howth Road, Dublin 3 (IE).</p> <p>(72) Inventors; and</p> <p>(75) Inventors/Applicants (for US only): FLITCROFT, Daniel, Ian [GB/IE]; 70 Lower Albert Road, Sandycove, County Dublin (IE). O'DONNELL, Graham [IE/IE]; 5 Lower Albert Road, Sandycove, Dun Laoghaire, County Dublin (IE).</p> <p>(74) Agents: O'CONNOR, Donal, H. et al.; Cruickshank & Co., 1 Holles Street, Dublin 2 (IE).</p>	60/120,747	18 February 1999 (18.02.99)	US	60/129,033	13 April 1999 (13.04.99)	US	60/134,027	13 May 1999 (13.05.99)	US	60/144,875	20 July 1999 (20.07.99)	US	60/147,153	4 August 1999 (04.08.99)	US	<p>(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DE (Utility model), DK, DK (Utility model), DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).</p> <p>Published <i>With international search report.</i></p>
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<p>(54) Title: CREDIT CARD SYSTEM AND METHOD</p> <div style="text-align: center; margin-top: 20px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block; margin-bottom: 10px;"> sending to a customer a limited use credit card number not yet activated </div> <div style="font-size: 2em; margin: 0 10px;">↓</div> <div style="border: 1px solid black; padding: 5px; display: inline-block; margin-bottom: 10px;"> receiving acknowledgment of delivery of the limited use credit card number not yet activated </div> <div style="font-size: 2em; margin: 0 10px;">↓</div> <div style="border: 1px solid black; padding: 5px; display: inline-block; margin-bottom: 10px;"> communicating between a customer and an issuer to activate the card </div> <div style="font-size: 2em; margin: 0 10px;">↓</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;"> validating the limited use credit card to have associated limited use properties </div> </div> <div style="display: flex; justify-content: flex-end; margin-top: -100px; margin-right: 50px;"> <div style="margin-top: 20px;">~ 902</div> <div style="margin-top: 40px;">~ 904</div> <div style="margin-top: 20px;">~ 906</div> <div style="margin-top: 20px;">~ 908</div> </div>																			
<p>(57) Abstract</p> <p>A credit card system is provided which has the added feature of providing additional limited use credit card numbers and/or cards. These numbers and/or cards can be used for a single or limited use transaction, thereby reducing the potential for fraudulent reuse of these numbers and/or cards. The credit card system finds application to "card remote" transactions such as by phone or Internet. Additionally, when a single use or limited use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the credit card system which will allow secure trade without the use of elaborate encryption techniques. Methods for limiting, distributing and using a limited use card number, controlling the validity of a limited use credit card number, conducting a limited used credit card number transaction and providing remote access devices for accessing a limited use credit card number are also provided.</p>																			